

**Information to identify the case:**

Debtor 1	<u>Shannan Colleen Harrigan</u>	Social Security number or ITIN	xxx-xx-5972
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26545-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Shannan Colleen Harrigan

11/22/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Shannan Colleen Harrigan  
Debtor

Case No. 19-26545-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Shannan Colleen Harrigan, 242 Great Bay Blvd, Tuckerton, NJ 08087-2006
cr	+ Holly Lake Park Residents Assn Inc, Hyberg White Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
518431114	+ Capital One N.A., co Dept 110840, PO Box 1259, Oaks, PA 19456-1259
518431115	CitiBank N.A., P. O. Box 209020, Brooklyn, NY 11220-9020
518431121	+ Holly Lake Park Residence Association In, c/o Diversified Property Management, 28 S. New York Rd., Ste. B-6, Absecon, NJ 08205-9695
518431122	+ Holly Lake Park Residents Assoc. Inc., c/o Hyberg White & Mann, 2111 New Rd., Ste. 105, Northfield, NJ 08225-1512
518431123	+ Holly Lake Park Residents Assoc., Inc., c/o Diversified Property Mngmt, 28 S. New York Rd., Ste. B-6, Absecon, NJ 08205-9695
518431133	+ Select Portfolio Servicing, Inc, c/o Hyberg White & Mann, 2111 New Road, Ste. 105, Northfield, NJ 08225-1512

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 22 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 22 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518431111	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 22 2024 20:35:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
518431113	+ EDI: BANKAMER	Nov 23 2024 01:12:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
518431112	+ EDI: BANKAMER	Nov 23 2024 01:12:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518473240	+ EDI: BANKAMER2	Nov 23 2024 01:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518521600	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 20:38:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518431116	+ EDI: CITICORP	Nov 23 2024 01:13:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518431117	+ EDI: CITICORP	Nov 23 2024 01:13:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518431118	+ EDI: COMCASTCBLCENT	Nov 23 2024 01:12:00	Comcast, 403 South Street, Eatontown, NJ 07724-1867
518431119	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 22 2024 20:35:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
518431120	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 22 2024 20:35:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
518431124	EDI: IRS.COM	Nov 23 2024 01:13:00	Internal Revenue Service, PO Box 7346,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 49

			Philadelphia, PA 19101-7346
518431125	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2024 20:33:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518431126	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2024 20:33:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518444747	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518431128	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:31	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
518431127	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 20:37:31	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
518431129	+ Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 20:37:29	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518431130	+ Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 21:01:38	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
518431132	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
518431131	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
518522106	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518524575	EDI: PRA.COM	Nov 23 2024 01:13:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518534543	Email/PDF: bankruptcy_prod@navient.com	Nov 22 2024 20:38:08	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518431138	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 22 2024 20:33:00	State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518431134	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 20:36:00	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-0505
518431135	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 20:36:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
518431137	+ Email/Text: bankruptcy@sw-credit.com	Nov 22 2024 20:35:00	Southwest Credit Systems, 4120 International Pkwy, Carrollton, TX 75007-1958
518431136	+ Email/Text: bankruptcy@sw-credit.com	Nov 22 2024 20:35:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
518431140	+ EDI: SYNC	Nov 23 2024 01:13:00	Syncb/napa, C/o Po Box 965036, Orlando, FL 32896-0001
518431139	+ EDI: SYNC	Nov 23 2024 01:13:00	Syncb/napa, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518431141	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank, Po Box 960061, Orlando, FL 32896-0061
518433617	^ MEBN	Nov 22 2024 20:27:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518431142	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518431143	+ EDI: SYNC	Nov 23 2024 01:13:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
518431145	+ Email/Text: EDBKNotices@ecmc.org	Nov 22 2024 20:33:00	U.S. Department of Education, Po Box 5609,

District/off: 0312-3

User: admin

Page 3 of 3

Date Rcvd: Nov 22, 2024

Form ID: 3180W

Total Noticed: 49

Greenville, TX 75403-5609

518431144 + Email/Text: ECMCBKNotices@ecmc.org

Nov 22 2024 20:35:00

U.S. Department of Education, Ecmc/Bankruptcy,  
Po Box 16408, Saint Paul, MN 55116-0408

518505350 EDI: WFFC2

Nov 23 2024 01:13:00

Wells Fargo Bank, N.A., Wells Fargo Education  
Financial Services, PO Box 10438, MAC  
F8235-02F, Des Moines, IA 50306-0438

518431146 + EDI: WFFC2

Nov 23 2024 01:13:00

Wells Fargo Bank, N.A. - Wells, Fargo Education  
Financial Services, PO Box 564300, Charlotte, NC  
28256-4300

518556646 Email/Text: BKSPSElectronicCourtNotifications@spservicing.com

Nov 22 2024 20:36:00

Wells Fargo Bank, N.A., as trustee, Select  
Portfolio Servicing, Inc., P.O. Box 65250, Salt  
Lake City, UT 84165-0250

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
--------------	---

Albert Russo	docs@russotrustee.com
--------------	-----------------------

Chester A. Luszc	on behalf of Creditor Holly Lake Park Residents Assn Inc luszc@comcast.net bluszc@comcast.net
------------------	---

Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
------------------	--

Douglas J. McDonough	on behalf of Creditor Wells Fargo Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 dmcdonough@flwlaw.com, NJbkycf@flwlaw.com
----------------------	--

Robert Cameron Legg	on behalf of Debtor Shannan Colleen Harrigan court docs@oliverandlegg.com; legg.r.c.r59915@notify.bestcase.com
---------------------	--

U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
--------------	-------------------------------

TOTAL: 7